

**Information to identify the case:**

Debtor 1	<u>Michael L. Campbell</u>	Social Security number or ITIN	xxx-xx-5981
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10944-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael L. Campbell

12/13/22

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael L. Campbell  
Debtor

Case No. 17-10944-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 13, 2022

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:

Recip ID	Recipient Name and Address
db	+ Michael L. Campbell, 251 Hermitage Hills Blvd., Hermitage, PA 16148-5745
14689958	+ Bessemer System Federal Credit Union, 106 Woodfield Drive, Greenville, PA 16125-1250
14689972	+ Omega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 14 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 14 2022 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 14 2022 04:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14689955	+ EDI: GMACFS.COM	Dec 14 2022 04:48:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14689956	+ Email/PDF: bncnotices@becket-lee.com	Dec 14 2022 00:02:19	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14689957	+ EDI: BANKAMER.COM	Dec 14 2022 04:48:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14756833	+ EDI: BANKAMER2.COM	Dec 14 2022 04:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14689961	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 13 2022 23:48:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
14689959	+ EDI: CAPITALONE.COM	Dec 14 2022 04:48:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14689960	+ EDI: CITICORP.COM	Dec 14 2022 04:48:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14689962	+ EDI: WFNNB.COM	Dec 14 2022 04:48:00	Comenity Bank / Gander Mountain, Po Box

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			182125, Columbus, OH 43218-2125
14689963	Email/PDF: DellBKNotifications@resurgent.com	Dec 14 2022 00:01:51	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
14689982	+ EDI: CITICORP.COM	Dec 14 2022 04:48:00	Visa Dept Store National Bank / Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14746617	EDI: Q3G.COM	Dec 14 2022 04:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14692439	EDI: DISCOVER.COM	Dec 14 2022 04:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14689964	+ EDI: DISCOVER.COM	Dec 14 2022 04:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14699151	+ Email/Text: bankrupt-adjdept@wesbanco.com	Dec 13 2022 23:48:00	ESB Bank, 600 Lawrence Avenue, Ellwood City PA 16117-1930
14689965	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 13 2022 23:48:00	First National Bank Of Pa, 4140 E. State Street, Hermitage, PA 16148-3401
14689966	+ Email/Text: bankruptcy@huntington.com	Dec 13 2022 23:48:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
14689968	+ EDI: IRS.COM	Dec 14 2022 04:48:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14689970	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 13 2022 23:48:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14769780	Email/PDF: resurgentbknofications@resurgent.com	Dec 14 2022 00:01:51	LVNV Funding, LLC its successors and assigns, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14689971	+ Email/Text: bk@lendingclub.com	Dec 13 2022 23:49:00	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14716193	EDI: AGFINANCE.COM	Dec 14 2022 04:48:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14689973	+ EDI: AGFINANCE.COM	Dec 14 2022 04:48:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
14689974	Email/Text: Bankruptcy.Notices@pnc.com	Dec 13 2022 23:48:00	PNC Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222
14715303	Email/Text: Bankruptcy.Notices@pnc.com	Dec 13 2022 23:48:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14780881	EDI: PRA.COM	Dec 14 2022 04:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14745063	EDI: PRA.COM	Dec 14 2022 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14690198	+ EDI: RECOVERYCORP.COM	Dec 14 2022 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766555	EDI: Q3G.COM	Dec 14 2022 04:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14689975	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Dec 14 2022 00:02:05	Regional Finance Corporation, 550 Ohio Pike, Unit F, Cincinnati, OH 45255-3472
14689976	+ EDI: RMSC.COM	Dec 14 2022 04:48:00	Synco / Polaris Consumer, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14762422	EDI: RMSC.COM	Dec 14 2022 04:48:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta GA 30353-0912

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14689977	+ EDI: RMSC.COM	Dec 14 2022 04:48:00	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689978	+ EDI: RMSC.COM	Dec 14 2022 04:48:00	Synchrony Bank / Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689979	+ EDI: RMSC.COM	Dec 14 2022 04:48:00	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689980	+ EDI: RMSC.COM	Dec 14 2022 04:48:00	Synchrony Bank / PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14689981	+ EDI: RMSC.COM	Dec 14 2022 04:48:00	Synchrony Bank / Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14762311	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14689969	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14689967	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Michael L. Campbell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4